

Certificate Number: 00301-RI-DE-020963817

Bankruptcy Case Number: 13-11150



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 13, 2013, at 11:00 o'clock PM EDT, CRYSTAL HOFFMAN completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Rhode Island.

Date: May 13, 2013 By: /s/Nelly Fernandez

Name: Nelly Fernandez

Title: Bankruptcy Team Lead